

UNITED STATES BANKRUPTCY COURT
Northern District of West Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/24/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Catherine Lucille Berens
 fdba Sisters in Sweat, a WV Corporation, fdba Curves
 51 Belview Drive
 Martinsburg, WV 25404

Case Number:
 3:10-bk-02474

Social Security/Individual Taxpayer ID/Employer Tax ID/Other
 Nos.:
 xxx-xx-8776

Judge: Patrick M. Flatley

Attorney for Debtor(s) (name and address):
 William A. O'Brien
 201 East John Street
 Martinsburg, WV 25401
 Telephone number: (304) 263-8997

Bankruptcy Trustee (name and address):
 Robert W. Trumble
 275 Aikens Center
 P.O. Box 2509
 Martinsburg, WV 25402
 Telephone number: (304) 264-4621

Meeting of Creditors

Date: **January 13, 2011**

Time: **10:00 AM**

Location: **City Hall, 1st Floor – Municipal Courtroom, 232 North Queen Street, Martinsburg, WV 25401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/14/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
 Northern District of West Virginia
 P.O. Box 70 – 12th and Chapline Streets
 Wheeling, WV 26003-0008
 Telephone number: 304-233-1655

For the Court:

Clerk of the Bankruptcy Court:
 Michael D. Sturm

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 11/29/10

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0424-3
Case: 10-02474

User: jab
Form ID: b9a

Page 1 of 1
Total Noticed: 16

Date Rcvd: Nov 29, 2010

The following entities were noticed by first class mail on Dec 01, 2010.

db	+Catherine Lucille Berens,	51 Belview Drive,	Martinsburg, WV 25404-0655
ust	+United States Trustee,	2025 United States Courthouse,	300 Virginia Street East,
	Charleston, WV 25301-2503		
1250271	+Good Year,	P.O. Box 6497,	Sioux Falls, SD 57117-6497
1250272	+JSB Realtors,	4445 Willard Avenue,	Suite 700, Chevy Chase, MD 20815-4645
1250273	+Law Office of Frederick H. Kruck,	7551 Foxview Drive,	Warrenton, VA 20186-2059
1250274	+Suntrust,	P.O. Box 621569,	Orlando, FL 32862-1569
1250275	+Susquehanna Bank,	P.O. Box 2010,	Lititz, PA 17543-7010
1250276	+Timeshare Orlando,	7380 Sandlake Road,	Suite 500, Orlando, FL 32819-5257
1250277	+Wittstadt Title & Escrow Company, LLC,	22375 Broderick Drive,	Suite 210,
	Sterling, VA 20166-9344		

The following entities were noticed by electronic transmission on Nov 29, 2010.

aty	+E-mail/Text: WOB4@EARTHLINK.NET	William A. O'Brien,
	201 East John Street,	Martinsburg, WV 25401-4216
tr	+EDI: BRWTRUMBLE.COM Nov 29 2010 16:03:00	Robert W. Trumble, 275 Aikens Center,
	P.O. Box 2509,	Martinsburg, WV 25402-2509
1250266	EDI: BANKAMER.COM Nov 29 2010 16:03:00	Bank of America, P.O. Box 15019,
	Wilmington, DE 19850-5019	
1250267	EDI: CAPITALONE.COM Nov 29 2010 16:03:00	Capital One, P.O. Box 71083,
	Charlotte, NC 28272-1083	
1250268	+EDI: CHASE.COM Nov 29 2010 16:03:00	Chase Card Member Services, P.O. Box 15153,
	Wilmington, DE 19886-5153	
1250269	+EDI: CHASE.COM Nov 29 2010 16:03:00	Chase Cardmember Services, P.O. Box 15153,
	Wilmington, DE 19886-5153	
1250270	+EDI: CIAC.COM Nov 29 2010 16:03:00	Citi Mortgage, P.O. Box 689196,
	Des Moines, IA 50368-9196	

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2010

Signature:

